



State of Utah

Insurance Department

**Neal T. Gooch**  
**Commissioner**

**2011**

As required by law, the Utah Insurance Department has prepared this guide to auto and homeowners insurance. This annual guide provides general information about auto and homeowners insurance, and about some of the insurance companies that write this coverage in Utah. It is hoped this will be helpful to you.

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## **2011 Annual Private Passenger Automobile & Homeowners Insurance Comparison Tables**

The comparison tables provide examples of three locations in Utah. These provide a more similar comparison to a wider segment of Utah's population. The areas are identified by zip codes. The zip codes used in the comparison samples are; 84118 – West Valley City, 84321 - Logan and 84532 – Moab. Look at the comparisons for the zip code that is most similar to where you live.

The insurance companies providing information for this comparison are the top 20 companies based on the highest volume of homeowners and private passenger auto insurance premiums in Utah. This list is NOT A "RECOMMENDATION" by the Insurance Department. Your agent can provide you with a premium quote to fit your circumstances. Consumers are cautioned that price is not the only factor to consider when choosing an insurance company. You should also consider the service provided by the company and the agent, as well as the financial stability of the company. Most insurers use a credit score model to determine premium and eligibility. These companies feel that if you have had credit problems in the past you are a higher insurance risk. Your premium will also vary based on eligible credits or discounts and additional coverages you select. Your insurance representative can advise you about additional coverages, available credits and/or discounts for your situation. If you decide to change companies make sure the coverage is the same or better. To avoid possible early cancellation charges, the best time to change companies is on your renewal date. Check with your current company to determine potential additional amounts owed.

### ***Loss & Expense Ratios***

In general terms, the Loss Ratio is, losses paid compared to premiums earned. The Expense Ratio is, administrative expense compared to premiums earned. The Combined Loss and Expense Ratio is, losses paid combined with administrative expenses compared to premiums earned. If the Combined Loss and Expense Ratio is more than 1.000 it means the company has paid out more for claims and expenses than it collected in premiums. Example: a ratio of 1.150 means the company paid out \$1.15 for every \$1.00 of premium received.

### ***Complaint Ratio***

The Utah Insurance Department receives complaints from consumers on various types of insurance matters. The Department reviews complaints to determine their validity and then attempts to resolve the problem. We maintain a log of all complaints that have a degree of validity. We then calculate the complaint ratio for each insurance company listed by comparing the number of valid complaint files (as determined by the Department) opened for every \$100,000 of earned premium in Utah during the year 2010.

# HOMEOWNERS INSURANCE

Homeowners premiums vary according to the age of the home, location, condition and your credit score. Eligibility requirements and premiums for coverage may be determined by previous loss experience and age of the dwelling. Other factors may also be considered.

Coverage for your home, its contents, and your liability to others is usually combined into a "single" package. The package is called a homeowners policy.

Our comparison table shows three types of homeowners policies:

- 1) HO-3 The most common of standard owner-occupied homeowners policies insuring the dwelling, personal property and liability of the owner.
- 2) HO-4 Renters insurance covering the personal property and liability of tenants.
- 3) HO-6 Condominium Unit Owners insurance covering personal property and liability of the owner and the interior portion of the condominium unit.

The examples included in this comparison assume that the dwelling is ten years old and located in a fire protection class of one through six. Unless otherwise noted, the policy has a \$500 deductible. The Personal Liability limit is \$100,000. Medical Payment limit is \$1,000. Higher limits may be available through your insurance company. The Department of Insurance does not recommend limits of coverage. No discounts or special coverages are included.

***(The Insurance Department Does Not Set Homeowners Insurance Rates.)***

## 2011 Annual Homeowners Insurance Comparison Table

Zip Code 84118 West Valley City		Premium for 1-year policy (2011 rates)					Complaint Ratio per 100K of Earned Premium	Nat'l Comb. Loss & Exp. Ratio
Insurance Company		\$225,000 Brick	\$225,000 Frame	Renters HO-4	Condo Unit HO-6	Earned Premium (Utah)		
State Farm Fire & Cas Co	(a)	\$745	\$897	\$176	\$416	\$78,345,428	0.000	1.033
Fire Ins Exchange				155	188	\$43,608,676	0.002	0.879
Bear River Mutual Ins Co		427	472	175	366	\$24,760,690	0.004	0.945
+Allstate Indemnity Co				170	164	\$18,937,489	0.000	0.954
+Allstate Ins Co				161	207	\$18,536,836	0.000	0.920
+Allstate Prop & Cas Ins Co		564	591			\$18,234,906	0.005	1.063
Farmers Ins Exchange	(b)	287	297	155	188	\$17,649,301	0.011	0.928
American Family Mutual Ins Co		784	843	260	236	\$17,222,194	0.017	0.998
Farm Bureau Prop & Cas Ins Co	(c)	658	768	175	249	\$11,281,849	0.000	1.028
Liberty Mutual Fire Ins Co		532	529	344	308	\$7,413,251	0.013	0.955
Allied Prop & Cas Ins Co						\$7,072,547	0.014	0.994
Amco Ins Co						\$6,591,835	0.000	0.953
United Services Auto Assoc	(d)	531	566	220	328	\$6,520,671	0.000	0.843
Owners Ins Co		466	522	145	205	\$6,369,241	0.016	1.011
Metropolitan Prop & Cas Ins Co		646	710	179	230	\$6,113,567	0.000	0.946
Pacific Indemnity Co		1,291	1,291	307	449	\$5,891,816	0.000	0.929
American National Prop & Cas Co		433	503	175	260	\$5,715,617	0.000	1.062
USAA Casualty Ins Co	(e)	677	720	214	250	\$5,705,039	0.000	0.869
Travelers Home & Marine Ins Co		915	2,274	163	349	\$5,200,549	0.000	1.107
Western United Ins Co		505	551	138	243	\$5,169,432	0.000	0.981

A blank cell indicates this type of policy not offered by this company. An affiliated company may offer this type of policy.

+ These companies do not offer earthquake insurance. The other companies, or an affiliate, have an earthquake product available.

- (a) Uses custom Homeowner Form W, coverages differ. Deductible is 1% of Coverage A – Dwelling amount.
- (b) Uses a different form, coverages differ.
- (c) Uses a lower Coverage B - Other structures.
- (d) Specific eligibility requirements. Generally restricted to military officer and their families. Medical Payment limit is \$5,000. HO-3 & HO-6 Liability limit is \$300,000.
- (e) Specific eligibility requirements. Generally restricted to enlisted military personnel and ex-dependents of USAA members. Medical Payment limit is \$5,000. HO-3 & HO-6 Liability limit is \$300,000.

## Homeowners Table (continued)

Zip Code 84321 Logan		Premium for 1-year policy (2011 rates)						
Insurance Company		\$225,000 Brick	\$225,000 Frame	Renters HO-4	Condo Unit HO-6	Earned Premium (Utah)	Complaint Ratio per 100K of Earned Premium	Nat'l Comb. Loss & Exp. Ratio
State Farm Fire & Cas Co	(a)	\$619	\$746	\$167	\$352	\$78,345,428	0.000	1.033
Fire Ins Exchange				138	172	\$43,608,676	0.002	0.879
Bear River Mutual Ins Co		427	472	175	366	\$24,760,690	0.004	0.945
+Allstate Indemnity Co				170	163	\$18,937,489	0.000	0.954
+Allstate Ins Co				161	207	\$18,536,836	0.000	0.920
+Allstate Prop & Cas Ins Co		570	591			\$18,234,906	0.005	1.063
Farmers Ins Exchange	(b)	312	322	138	172	\$17,649,301	0.011	0.928
American Family Mutual Ins Co		716	770	218	186	\$17,222,194	0.017	0.998
Farm Bureau Prop & Cas Ins Co	(c)	720	841	191	273	\$11,281,849	0.000	1.028
Liberty Mutual Fire Ins Co		546	546	309	270	\$7,413,251	0.013	0.955
Allied Prop & Cas Ins Co						\$7,072,547	0.014	0.994
Amco Ins Co						\$6,591,835	0.000	0.953
United Services Auto Assoc	(d)	536	569	183	328	\$6,520,671	0.000	0.843
Owners Ins Co		433	485	145	205	\$6,369,241	0.016	1.011
Metropolitan Prop & Cas Ins Co		782	859	190	243	\$6,113,567	0.000	0.946
Pacific Indemnity Co		1,415	1,415	335	489	\$5,891,816	0.000	0.929
American National Prop & Cas Co		437	509	142	211	\$5,715,617	0.000	1.062
USAA Casualty Ins Co	(e)	684	725	178	251	\$5,705,039	0.000	0.869
Travelers Home & Marine Ins Co		850	2,216	127	312	\$5,200,549	0.000	1.107
Western United Ins Co		444	484	194	390	\$5,169,432	0.000	0.981

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## Homeowners Table (continued)

Insurance Company	Premium for 1-year policy (2011 rates)					Complaint Ratio per 100K of Earned Premium	Nat'l Comb. Loss & Exp. Ratio
	\$225,000 Brick	\$225,000 Frame	Renters HO-4	Condo Unit HO-6	Earned Premium (Utah)		
State Farm Fire & Cas Co (a)	\$550	\$662	\$159	\$371	\$78,345,428	0.000	1.033
Fire Ins Exchange			165	199	\$43,608,676	0.002	0.879
Bear River Mutual Ins Co	427	472	175	366	\$24,760,690	0.004	0.945
+Allstate Indemnity Co			170	165	\$18,937,489	0.000	0.954
+Allstate Ins Co			161	207	\$18,536,836	0.000	0.920
+Allstate Prop & Cas Ins Co	586	658			\$18,234,906	0.005	1.063
Farmers Ins Exchange (b)	292	307	165	199	\$17,649,301	0.011	0.928
American Family Mutual Ins Co	679	730	218	186	\$17,222,194	0.017	0.998
Farm Bureau Prop & Cas Ins Co (c)	672	793	182	259	\$11,281,849	0.000	1.028
Liberty Mutual Fire Ins Co	556	550	309	270	\$7,413,251	0.013	0.955
Allied Prop & Cas Ins Co					\$7,072,547	0.014	0.994
Amco Ins Co					\$6,591,835	0.000	0.953
United Services Auto Assoc (d)	468	502	187	285	\$6,520,671	0.000	0.843
Owners Ins Co	475	532	145	196	\$6,369,241	0.016	1.011
Metropolitan Prop & Cas Ins Co	634	697	185	237	\$6,113,567	0.000	0.946
Pacific Indemnity Co	1,415	1,415	335	489	\$5,891,816	0.000	0.929
American National Prop & Cas Co	422	491	147	218	\$5,715,617	0.000	1.062
USAA Casualty Ins Co (e)	597	639	181	218	\$5,705,039	0.000	0.869
Travelers Home & Marine Ins Co	967	2,329	148	402	\$5,200,549	0.000	1.107
Western United Ins Co	484	526	130	230	\$5,169,432	0.000	0.981

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## **Optional Homeowners Coverage/Policies**

**Earthquake Coverage** - The standard homeowners, condominium and renters policies will not cover earthquake damage. Many companies will add this coverage as an endorsement with additional premium to your existing policy or you may purchase it as a separate policy. If your company does not offer earthquake coverage you can get it through another company. This coverage will have a separate deductible. The average rate per \$1,000 in value (based on a 10% deductible) is \$4.38 for a brick dwelling and \$1.27 for a frame dwelling, structure only. For more information and an exact quote, contact your agent.

**Flood Insurance Policy** – If you live in a designated flood zone you may be required to buy flood insurance. However, you may consider buying a flood policy if your home could be flooded by an overflowing creek, melting snow or water running down a steep hill. You may purchase a flood policy through your insurance agent or directly from the Federal Flood Insurance Program. ([www.floodsmart.gov](http://www.floodsmart.gov)). There is a 30-day waiting period before coverage takes effect.

**Difference in Conditions Policy** - These policies provide catastrophe coverage not normally included in homeowners policies. Earthquake, mudslides and flood coverage are included in these policies. Contact your insurance agent for information regarding this type of policy.

It is always important to understand the policy and the coverage it affords. The Department always recommends you review your insurance needs and the coverages available through various types of policies prior to purchase. We also recommend review of your policy when you receive it and ask questions about anything you do not understand.

# AUTOMOBILE INSURANCE

Auto premiums vary based on many factors, which can include the vehicle type, age, cost new, garaging location and annual miles driven. The auto premium is also based on the driver's record, age, sex, credit score, home ownership, and additional coverages selected. Additional factors considered in the premium rating include marital status, how the car is used, longevity with the company and years without incidents. The number of autos in an area, traffic congestion and average number of auto accidents in a particular location play an important role in premium determinations. Premiums in metropolitan areas tend to be higher for these reasons. The following may help lower your auto insurance premiums: driving safely, comparing companies premiums, higher physical damage deductibles, insuring all vehicles under one policy, buying moderately priced vehicles, package policies and discounts.

**All licensed drivers who reside in the household, need to be listed on the policy. Please check with your insurance company regarding their requirements.**

**As of 5/1/2008, HB 151 [U.C.A. 41-1a-1101(1)(b)] allows officers to impound uninsured vehicles.**

**As of 1/1/2009 the Utah minimum liability limits are \$25,000/\$65,000/\$15,000.**

The vehicle used in our comparisons is a 2010 Toyota Corolla, LE model, 4-door. The examples listed in the auto comparison assume that the driver has a clean driving record, mid-range credit score, and drives to work between 3-15 miles one way. The Department of Insurance does not recommend limits of coverage. Check with the company for limits available that will fit your circumstances.

Unless otherwise noted, the coverages quoted in our examples provide for the following limits of insurance:

- Bodily Injury: \$50,000 Per Person / \$100,000 Per Accident / Property Damage: \$50,000 Per Accident
- Uninsured Motorist Bodily Injury: \$50,000 Per Person / \$100,000 Per Accident
- Underinsured Motorist Bodily Injury: \$50,000 Per Person / \$100,000 Per Accident
- Personal Injury Protection: \$3,000
- Optional Physical Damage limits are: Comprehensive: \$250 deductible / Collision: \$250 deductible

***(The Insurance Department Does Not Set Automobile Insurance Rates.)***

## 2011 Annual Auto Insurance Comparison Table

Insurance Company	Premium for 6-month policy (2011 rates)					Earned Premiums (UTAH)	Complaint Ratio Per 100K of Earn. Prem.	Nat'l Comb. Loss & Expense Ratio
	Single Male Age 20	Single Female Age 20	Married Couple Age 39	Single Male/Female Age 39	Married Couple Age 66			
State Farm Mutual Automobile Ins Co	\$1,431	\$1,094	\$630	\$630	\$567	\$187,418,365	0.001	1.126
Farmers Ins Exchange						\$110,857,775	0.003	0.928
*American Family Mutual Ins Co	2,798	2,132	630	630	562	\$70,336,299	0.004	0.998
Allstate Fire & Cas Ins Co	2,221	1,733	655	748/707	751	\$64,572,834	0.003	1.033
Allstate Ins Co						\$63,652,485	0.000	0.920
Bear River Mutual Ins Co (a)	1,310	808	462	462	462	\$60,030,908	0.000	0.945
Progressive Classic Ins Co	1,773	1,262	544	616/640	524	\$42,861,793	0.002	0.932
GEICO General Ins Co	1,143	1,163	298	353/330	225	\$39,523,336	0.008	0.961
Progressive Direct Ins Co	1,487	1,080	555	672/690	528	\$37,588,063	0.003	0.958
Farm Bureau Prop & Cas Ins Co	1,831	1,406	785	766/802	709	\$36,017,541	0.000	1.028
*Mid-Century Ins Co	1,095	918	514	540/615	521	\$32,413,900	0.000	0.948
Allstate Prop & Cas Ins Co						\$32,196,492	0.003	1.063
*Bristol West Ins Co	1,484	1,091	710	683/707	606	\$29,678,325	0.003	1.027
Liberty Mutual Fire Ins Co	2,774	1,747	709	709	650	\$27,304,311	0.004	0.955
Western United Ins Co	1,796	1,267	712	796/763	700	\$23,523,499	0.000	0.981
GEICO Indemnity Co	1,138	1,117	544	560/546	540	\$23,507,462	0.009	0.932
United Services Auto Assoc (b)	940	822	451	489/486	436	\$21,741,327	0.005	0.843
USAA Casualty Ins Co (c)	1,115	972	500	542/540	468	\$21,570,524	0.000	0.869
American National Prop & Cas Co (d)	1,874	1,602	1,936	968	1,892	\$20,085,601	0.010	1.062
Metropolitan Group Prop & Cas Ins Co (e)	2,007	1,381	1,281	678/670	1,263	\$18,517,816	0.000	0.946

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\* These companies consider writing non-standard insurance, primarily high risk drivers or special types of automobiles. Other companies may have affiliated companies that may offer coverage for non-standard risks.

(a) Comprehensive / Collision deductible of \$300.

(b) Specific eligibility requirements. Generally restricted to military officers and their families.

(c) Specific eligibility requirements. Generally restricted to enlisted military personnel and ex-dependents of USAA members.

(d) Comprehensive deductible of \$200.

(e) Available to Employer sponsored groups. Rates vary by group.

## Automobile Table (continued)

Zip Code 84321 Logan		Premium for 6-month policy (2011 rates)				Earned Premiums (UTAH)	Complaint Ratio Per 100K of Earn. Prem.	Nat'l Comb. Loss & Expense Ratio
Insurance Company	Single Male Age 20	Single Female Age 20	Married Couple Age 39	Single Male/Female Age 39	Married Couple Age 66			
State Farm Mutual Automobile Ins Co	\$1,258	\$956	\$560	\$560	\$503	\$187,418,365	0.001	1.126
Farmers Ins Exchange						\$110,857,775	0.003	0.928
*American Family Mutual Ins Co	2,349	1,771	526	526	467	\$70,336,299	0.004	0.998
Allstate Fire & Cas Ins Co	1,991	1,543	581	667/628	658	\$64,572,834	0.003	1.033
Allstate Ins Co						\$63,652,485	0.000	0.920
Bear River Mutual Ins Co (a)	1,104	734	418	418	418	\$60,030,908	0.000	0.945
Progressive Classic Ins Co	1,493	1,055	458	520/537	435	\$42,861,793	0.002	0.932
GEICO General Ins Co	1,139	1,139	299	355/330	241	\$39,523,336	0.008	0.961
Progressive Direct Ins Co	1,305	946	492	594/608	469	\$37,588,063	0.003	0.958
Farm Bureau Prop & Cas Ins Co	1,482	1,140	649	633/662	585	\$36,017,541	0.000	1.028
*Mid-Century Ins Co	842	710	409	429/485	409	\$32,413,900	0.000	0.948
Allstate Prop & Cas Ins Co						\$32,196,492	0.003	1.063
*Bristol West Ins Co	1,343	975	632	617/626	531	\$29,678,325	0.003	1.027
Liberty Mutual Fire Ins Co	2,803	1,765	716	716	657	\$27,304,311	0.004	0.955
Western United Ins Co	1,478	1,025	588	664/628	578	\$23,523,499	0.000	0.981
GEICO Indemnity Co	1,130	1,099	545	565/547	543	\$23,507,462	0.009	0.932
United Services Auto Assoc (b)	729	641	363	394/390	345	\$21,741,327	0.005	0.843
USAA Casualty Ins Co (c)	793	696	372	403/400	342	\$21,570,524	0.000	0.869
American National Prop & Cas Co (d)	1,469	1,249	1,530	765	1,494	\$20,085,601	0.010	1.062
Metropolitan Group Prop & Cas Ins Co (e)	1,889	1,280	1,187	624/619	1,160	\$18,517,816	0.000	0.946

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\* These companies consider writing non-standard insurance, primarily high risk drivers or special types of automobiles. Other companies may have affiliated companies that may offer coverage for non-standard risks.

(a) Comprehensive / Collision deductible of \$300.

(b) Specific eligibility requirements. Generally restricted to military officers and their families.

(c) Specific eligibility requirements. Generally restricted to enlisted military personnel and ex-dependents of USAA members.

(d) Comprehensive deductible of \$200.

(e) Available to Employer sponsored groups. Rates vary by group.

## Automobile Table (continued)

Insurance Company	Premium for 6-month policy (2011 rates)					Earned Premiums (UTAH)	Complaint Ratio Per 100K of Earn. Prem.	Nat'l Comb. Loss & Expense Ratio
	Single Male Age 20	Single Female Age 20	Married Couple Age 39	Single Male/Female Age 39	Married Couple Age 66			
State Farm Mutual Automobile Ins Co	\$1,109	\$845	\$497	\$497	\$447	\$187,418,365	0.001	1.126
Farmers Ins Exchange						\$110,857,775	0.003	0.928
*American Family Mutual Ins Co	2,212	1,680	498	498	444	\$70,336,299	0.004	0.998
Allstate Fire & Cas Ins Co	2,026	1,564	583	674/631	655	\$64,572,834	0.003	1.033
Allstate Ins Co						\$63,652,485	0.000	0.920
Bear River Mutual Ins Co (a)	1,085	724	412	412	412	\$60,030,908	0.000	0.945
Progressive Classic Ins Co	1,482	1,048	458	520/538	436	\$42,861,793	0.002	0.932
GEICO General Ins Co	1,139	1,139	299	355/330	241	\$39,523,336	0.008	0.961
Progressive Direct Ins Co	1,465	1,037	535	657/669	503	\$37,588,063	0.003	0.958
Farm Bureau Prop & Cas Ins Co	1,587	1,212	700	683/715	627	\$36,017,541	0.000	1.028
*Mid-Century Ins Co	895	751	433	457/510	429	\$32,413,900	0.000	0.948
Allstate Prop & Cas Ins Co						\$32,196,492	0.003	1.063
*Bristol West Ins Co	1,313	948	622	610/618	520	\$29,678,325	0.003	1.027
Liberty Mutual Fire Ins Co	2,803	1,765	716	716	657	\$27,304,311	0.004	0.955
Western United Ins Co	1,542	1,059	621	701/660	609	\$23,523,499	0.000	0.981
GEICO Indemnity Co	1,130	1,099	545	565/547	543	\$23,507,462	0.009	0.932
United Services Auto Assoc (b)	717	631	358	388/384	340	\$21,741,327	0.005	0.843
USAA Casualty Ins Co (c)	823	723	385	417/413	354	\$21,570,524	0.000	0.869
American National Prop & Cas Co (d)	1,514	1,280	1,582	791	1,542	\$20,085,601	0.010	1.062
Metropolitan Group Prop & Cas Ins Co (e)	2,168	1,465	1,368	724/716	1,332	\$18,517,816	0.000	0.946

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- (b) Specific eligibility requirements. Generally restricted to military officers and their families.
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- (e) Available to Employer sponsored groups. Rates vary by group.